

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

02/11/2025

IN RE:

GREGORY A RAGER  
HOLLY J RAGER  
5868 MADISON AVENUE  
EXPORT, PA 15632  
XXX-XX-1250 Debtor(s)

Case No.20-20508 CMB

Chapter 13

XXX-XX-0661

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known .

In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

2/11/2025

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

<b>SYNCHRONY BANK**</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021  NORFOLK, VA 23541	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: SAMS CLUB/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.: 8682
<b>PHELAN HALLINAN DIAMOND &amp; JONES LLP</b> C/O PMB SSS ACQUISITION PO BOX 8990  TURNERSVILLE, NJ 08012-8990	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: FREEDOM MORT/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>FREEDOM MORTGAGE CORPORATION</b> ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING 11988 EXIT 5 PKWY BLDG 4  FISHERS, IN 46037-7939	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:10  CLAIM: 0.00 COMMENT: LOAN MOD @ 25	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 2810
<b>ONE MAIN FINANCIAL GROUP LLC A/S/F ONE MAIN FINANCIAL GROUP LLC</b> C/O ONE MAIN(*) PO BOX 3251  EVANSVILLE, IN 47731-3251	Trustee Claim Number:4 INT %: 6.00% Court Claim Number:1  CLAIM: 8,265.67 COMMENT: \$CL-PL@6%MDF	CRED DESC: VEHICLE ACCOUNT NO.: 9178
<b>WELLS FARGO BANK NA D/B/A WELLS FARGO BANK</b> PO BOX 17900  DENVER, CO 80217-0900	Trustee Claim Number:5 INT %: 6.00% Court Claim Number:4  CLAIM: 887.17 COMMENT: RS/OE*SURR/PL*CL=\$5470.50	CRED DESC: VEHICLE ACCOUNT NO.: 5823
<b>CITIFINANCIAL AUTO*</b> C/O SANTANDER CONSUMER USA POB 560284  DALLAS, TX 75356	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: NO\$~NTC ONLY/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8601
<b>COMMUNITY BANK NA**</b> 45 49 COURT ST POB 509  CANTON, NY 13617	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:6  CLAIM: 9,142.77 COMMENT: REPO*JDMNT INDIANA CO	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9664
<b>AT &amp; T MOBILITY II LLC</b> C/O AT & T SERVICES INC ONE AT & T WAY RM 3A104  BEDMINSTER, NJ 07921	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:12  CLAIM: 1,179.60 COMMENT: X3086/SCH*ATT MOBILITY	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2597
<b>CAPITAL ONE NA**</b> C/O BECKET & LEE LLP PO BOX 3001  MALVERN, PA 19355-0701	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:3  CLAIM: 490.22 COMMENT: KOHLS	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0919
<b>MARINER FINANCE LLC</b> 8211 TOWN CENTER DR  NOTTINGHAM, MD 21236	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7420

<b>MIDLAND FUNDING LLC</b> C/O MIDLAND CREDIT MANAGEMENT INC - AGEI PO BOX 2011  WARREN, MI 48090	Trustee Claim Number:11 INT %: 0.00% Court Claim Number:11  CLAIM: 1,641.50 COMMENT: X5401/SCH*CREDIT ONE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6965
<b>PORTFOLIO RECOVERY ASSOCIATES LLC</b> PO BOX 12914  NORFOLK, VA 23541	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:5  CLAIM: 909.45 COMMENT: SYNC BANK*SAMS CLUB	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 8682
<b>COMCAST</b> PO BOX 1931  BURLINGAME, CA 94011	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:7  CLAIM: 237.13 COMMENT: X0366/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6485
<b>US DEPARTMENT OF EDUCATION**</b> DIRECT LOAN SERVICING DEPT POB 5609  GREENVILLE, TX 75403-5609	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 5666
<b>MERCEDES MCCLELLAN</b> 5868 MADISON AVE  EXPORT, PA 15632	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: /SCH H	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>LVNV FUNDING LLC</b> C/O RESURGENT CAPITAL SVCS PO BOX 10587  GREENVILLE, SC 29603-0587	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:2  CLAIM: 2,737.66 COMMENT: NT/SCH*PROVIDIAN/WAMU*STALE-EMAIL DONE	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2314
<b>ATLAS ACQUISITIONS LLC</b> 492C CEDAR LN STE 442  TEANECK, NJ 07666	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: /PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>FREEDOM MORTGAGE CORPORATION</b> ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING 11988 EXIT 5 PKWY BLDG 4  FISHERS, IN 46037-7939	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:10  CLAIM: 0.00 COMMENT: LOAN MOD@25*CL=7516.22	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 2810
<b>UPMC PHYSICIAN SERVICES</b> C/O DCM SERVICES/BANKRUPTCY PO BOX 1123  MINNEAPOLIS, MN 55440	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:9  CLAIM: 967.60 COMMENT: NT/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0661
<b>UPMC HEALTH SERVICES</b> C/O DCM SERVICES/BANKRUPTCY PO BOX 1123  MINNEAPOLIS, MN 55440	Trustee Claim Number:20 INT %: 0.00% Court Claim Number:8  CLAIM: 5,753.80 COMMENT: NT/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0661

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<b>ATLAS ACQUISITIONS LLC - AS ASSIGNEE</b> 492C CEDAR LN STE 442  TEANECK, NJ 07666	Trustee Claim Number:21 INT %: 0.00% Court Claim Number:13  CLAIM: 1,444.01 COMMENT: NT/SCH*CREDIT 1*UHG I LLC	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1543
<b>KML LAW GROUP PC*</b> 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:22 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: FREEDOM MORT/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>MANLEY DEAS KOCHALSKI LLC</b> PO BOX 165028  COLUMBUS, OH 43216-5028	Trustee Claim Number:23 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: WELLS FARGO BANK/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>FREEDOM MORTGAGE CORPORATION</b> ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING 11988 EXIT 5 PKWY BLDG 4  FISHERS, IN 46037-7939	Trustee Claim Number:24 INT %: 0.00% Court Claim Number:10  CLAIM: 10,137.96 COMMENT: LOAN MOD @ 25	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 2810
<b>FREEDOM MORTGAGE CORPORATION</b> ATTN BANKRUPTCY DEPT-PAYMENT PROCESSING 11988 EXIT 5 PKWY BLDG 4  FISHERS, IN 46037-7939	Trustee Claim Number:25 INT %: 0.00% Court Claim Number:010  CLAIM: 0.00 COMMENT: PMT/DECL*LOAN MOD*DKT4LMT*BGN 8/23	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 2810